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Attorney Docket No.: G10.003 (Formerly G03.012)

12 12/6/ Patent



For:

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

MAR U 4 2002

Technology Center 2100

Examiner: NOT YET ASSIGNED

INFORMATION DISCLOSURE
STATEMENT

Attorney Docket No.: G10.003 (Formerly)
G03.012)

Buckley, Maschoff, Talwalkar & Allison LLC

5 Elm Street
New Canaan, CT 06840
(203) 972-0006

CERTIFICATE OF MAILING UNDER 37 CFR 1.8

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Dated: January 33, 2002

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Commissioner for Patents Washington, DC 20231

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Applicants: MUNOZ et al.

Application No.: 09/886,434

Filing Date: June 21, 2001

Sir:

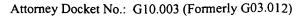
This Information Disclosure Statement is submitted:

under 37 CFR 1.97(b);

METHOD AND APPARATUS FOR

RISK BASED PRICING

(within 3 months of filing national application; or date of entry of international application; or before mailing date of first office action on the merits; whichever occurs last)
 under 37 CFR 1.97(c) together with either a:
 Statement under 37 CFR 1.97(e), or
 \$_\$ fee under 37 CFR 1.97(b) time period, but before final action or notice of allowance, whichever occurs first)





under 37 CFR 1.97(d) together with a: Statement under 37 CFR 1.97(e), Petition under 37 CFR 1.97(d)(2)(ii), and \$_ petition fee under 37 CFR 17(i). (after 37 CFR 1.97(c) time period, but before payment of issue fee)

Applicants submit herewith patents, publications or other information of which they are aware that they believe may be material to the examination of this application, and in respect of which, there may be a duty to disclose.

The filing of this information disclosure statement shall not be construed as a representation that a thorough search has been made, an admission that the information cited is, or is considered to be, material to patentability, or that no other material information exists. Nor shall the filing of this information disclosure statement be construed as an admission against interest in any manner.

This Information Disclosure Statement is filed in accordance with 37 CFR §§1.56, 1.97 and 1.98. The items listed on the accompanying Form PTO-1449 may be deemed to be pertinent to the above-identified application and are made of record to assist the Patent and Trademark Office in its examination of this application. The Examiner is respectfully requested to fully consider the items listed on the enclosed copy of Form PTO-1449 and to independently ascertain their teaching.

Respectfully submitted,

Kurt M. Maschoff

Registration No. 38,235

Buckley, Maschoff, Talwalkar & Allison LLC

5 Elm Street

New Canaan, CT 06840

(203) 972-0081/voice

(203) 972-7627/fax



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Complete if Known Substitute for form 1449A/PTO Applicati n Number 09/886,434 INFORMATION DISCLOSURE Filing Date June 21, 2001 STATEMENT BY APPLICANT MUNOZ et al. First Named Inventor Group Art Unit 2161 (use as many sheets as necessary) **Examiner Name** NOT YET ASSIGNED **Attorney Docket Number** G10.003 (Formerly 2 2 Sheet of G03.012)

OTHER PRIOR ART - NON PATENT LITERATURE DOCUMENTS						
Examiner Initials*	Cite No.1	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²			
	E	Investments, 4 th Edition: Bodie, Kane, Marcus (Irwin McGraw-Hill), (Pages 217-219)				
	F	THE JOURNAL OF FIANANCE, Vo. VII, No. 1, March 1952 (Pages 77-91)				
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Suisitute (cir form 1449A/PTO				Complete if Known		
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info	RMATION	DISC	Losure	Filing Date	June 21, 2001	
STAT	rement B	y api	PLICANT	First Named Inventor	MUNOZ et al.	
				Group Art Unit	2161	
(use as many shee	ets as nec	essary)	Examiner Name	NOT YET ASSIGNED	
Sheet	1	of	2	Attorney Docket Number	G10.003 (Formerly G03.012)	

				U.S. PATENT DOCUMEN	TS	
Examiner Initials*	Cite No.1	U.S. Patent Doc	Kind Code ² (if known)	Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	Α	5,696,907		Tom	12/09/1997	
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Examiner Initials*	T		Foreign Patent Docu	iment	Name of Patentee or Applicant of Cited Document	Date of Publication of	Pages, Columns, Lines,	
	Cite No.	Office ³	Number ⁴	Kind Code ⁵ (<i>if known</i>)		Cited Document MM-DD-YYYY	Where Relevant Passages or Relevant Figures Appear	
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					E. COURTER B. Price of the American Superior (1988)			

		
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